

REMARKS

By this Amendment, a few minor clarifying corrections have been made in the specification. In the claims, independent claims 1 and 24 have been amended for clarity. Other dependent claims have also been amended consistent with the changes to independent claims 1 and 24 and/or for clarity. It is submitted that the present application is in condition for allowance for the following reasons.

Initially, it will be noted that minor corrections have been made to the disclosure to make the noted paragraphs clearer or to correct obvious errors in a self-evident manner.

In paragraph 3, the Examiner objects that claims 15 and 21 are unclear. Claim 15 relates to an applicant's ability to amend information that he or she has already submitted, and the claim has been amended to clarify this aspect. Claim 21 relates to a feature of the apparatus whereby the applicant can control the apparatus to display to him or her certain information. This information can comprise information submitted by the applicant (as the term is defined in claim 1) and/or the status of the application. Claim 21 has been amended to clarify this feature of the invention. In view of these changes, it is submitted that both claims 15 and 21 are now definite.

In paragraph 5, the Examiner rejects claims 1 to 41 as being obvious over the combination of Norris, Fraser *et al.*, and Dipaolo *et al.* However, for the following reasons, it is submitted that all of these claims are allowable.

The present invention as defined in amended independent claim 1 is an apparatus for receiving and assessing an application (such as a loan application). Such

applications typically require the submission of a substantial amount of information, which can lead to lengthy application forms requiring a considerable amount of time to complete. However, there is an even more significant difficulty: most of the information to be submitted by an applicant is infinitely variable. For example, in a loan application, not only is it impossible for the apparatus to anticipate the *number* of investment properties an applicant might own (being the sort of information that might be requested), but in addition the current value of each of those properties could be essentially any figure. Thus, a large number of free data fields must be provided if the application form or forms is to accommodate all the requested information and return that information to the apparatus. Claim 1 (and the corresponding portions of independent claim 24 and dependent claim 31) has been amended to clarify this feature of the invention. Further, the invention as defined in claim 1 has a computing means that is additionally programmed to assess the application, and to communicate that assessment to the applicant.

The Examiner contends that Norris teaches a loan processing system with essentially all the features of claim 1, except the use of forms, remote display means and form sequencing and data rules. The Examiner contends that Dipaolo *et al.* makes good those omissions and that, since electronic forms are useful for data entry, it would have been obvious to present successive forms if a large amount of data is expected. The Examiner then points out that Dipaolo *et al.* teach a system "for additional form presentation based on the input of a parent form"; and that Dipaolo *et al.* teach "a data entry system using forms for a digital computer to assure that only complete, consistent and valid data entries are made in accordance with the expert system rule-base."

The Examiner is, of course, correct in pointing out that it is old to use electronic forms for data entry. The applicant respectfully disagrees, however, with the Examiner's assertion that it would have been obvious to present successive forms for data entry if a large amount of data is expected from a user. The provision of successive forms may well be disclosed by Dipaolo *et al.*, but it must be borne in mind that electronic forms are not constrained in their size; there is no restriction, for example, in the length of an html form on a website, as such a form can be scrolled through its entire length until completed and ready for submission. It is submitted that it would be the application of hindsight (based on traditional experience with paper-based forms) to assume that it is obvious to use multiple forms in any electronic form environment.

More importantly, however, are the nature of the forms disclosed by Dipaolo *et al.* Dipaolo *et al.* are said to teach a system for additional form presentation based on the input of a parent form. The system disclosed by Dipaolo *et al.*, however, differs from the present invention in two important respects.

Firstly, it should be understood that the system of Dipaolo *et al.* is concerned with the "correctness" of data entered by users. Hence, Dipaolo *et al.* teach a system "which generates on a display screen variable menus of *valid entries* for selected menu fields with the valid data entries being variable dependent upon data entries made for designated other fields" (column 2, lines 44 to 48). As Dipaolo *et al.* explain, only valid data entries consistent with previous entries can be made for the selected fields by the user, and "Fields which have only one valid data entry which is dependent upon entries made for designated other fields may be designated automatically" (column 2, lines 50 to 53). Dipaolo *et al.* are in fact attempting to move away from the use of data entry

fields; indeed, they explain from column 1, line 52 that, in prior art systems, the question "is printed on the screen and the user is prompted to type in some information in a 'fill in the blank' format. Users are often frustrated by this approach". Dipaolo *et al.* therefore propose and teach an *alternative* to that approach.

It is clear, therefore, that the system taught by Dipaolo *et al.* is concerned with providing a user with pull down menus of valid alternatives, deduced from previously selected options. This approach amounts to a form of interrogation, and is appropriate for applications in which a user is merely navigating through a tree of alternative options, where at each branching point a user may select from the options or branches available at that point.

For example, such a system would be appropriate for purchasing an automobile on-line. If a user initially selects "Ford", the next selection might relate to "model", so the user would be presented with a pull-down menu listing all available models of Ford automobiles. Similarly, the user would be presented with menus referring to "number of doors", "engine capacity", "warranty period", etc. The disclosed system attempts to identify which of all available options is desired by the user.

This approach is different from and incompatible with the present invention, which is used where both parties already know what product is desired by the applicant. Rather, the applicant inputs data about him or herself, *not* about the desired product. Consequently, the present invention provides sufficient data entry fields (without providing unnecessary data entry fields) to enable an applicant to provide all required information. When requesting this type of information (for example, "income?",

“address?”, “place of birth?”, etc), it is impossible to pre-populate the data entry fields or provide a list of “valid” alternatives.

Thus, the system of Dipaolo *et al.* may be suitable and valuable in determining which of a large but finite number of options is desired by a user, but it is not suitable where the requested data is infinitely variable. The system of Dipaolo *et al.* is also not suitable where the data being entered by a user cannot be checked for validity or where possible responses cannot be predicted to the level of a small number of simple alternatives.

Secondly, the nature of the so-called “form construction” of Dipaolo *et al.* is entirely different from that defined in claim 1 of the present application. As alluded to above, the system of Dipaolo *et al.* constructs subsequent forms to the extent that subsequent forms are tailored such that: 1) the user is presented with menus of valid entries only (column 1, lines 44 and 45), and 2) fields having only one valid entry are pre-populated (column 2, lines 50 to 53).

The present invention, by contrast, actually constructs entire forms on the fly. Rather than merely tailoring specific data entry fields according to previous information, the apparatus of the present invention entirely constructs each successive form so that questions are asked only if the pertinent information is required, so that sufficient questions are asked to ensure that all pertinent information can be provided. There is no attempt to pre-populate fields or to provide pull down menus of valid responses to assist users in completing the forms.

Thus, if an applicant for a loan application responds to the question “How many investment properties do you own?” with “0”, subsequent application forms will **exclude**,

for example, the question “What is the address of your investment property?” If, on the other hand, the applicant responds that he or she owns three investment properties, one of the subsequent forms will include the question “What is the current value of your **third** investment property?” This aspect of the present invention is neither disclosed nor taught by Dipaolo *et al.*

Thus, it is submitted that the combined teachings of Norris, Fraser *et al.* and Dipaolo *et al.* do not in fact provide all the essential features of the present invention or thereby render the present invention obvious.

Furthermore, it is submitted that the systems of these cited prior art disclosure are not compatible and that, as a consequence, the skilled person would not draw on—for example—Dipaolo *et al.* to make up for the deficiencies of Norris, and thereby arrive at the present invention. As discussed above, the system of Dipaolo *et al.* addresses the problem of data validation by predicting the possible responses to each question, so that a user can respond solely by selecting from these pre-validated alternatives. Dipaolo *et al.* expressly criticize the “fill in the blank” approach (column 1, lines 52 to 56). Yet this approach is necessary in the type of application for which the present invention is adapted, and the very approach described in detail in the present application (see, for example, figures 2a to 2h and accompanying text). This is further emphasized by the present amendment to claim 1.

The system taught by Norris, however, also employs the “fill in the blank” approach. Consequently the system taught by Dipaolo *et al.* is incompatible with the “real-time loan approval” system of Norris, so a person of ordinary skill—it is

submitted—would not combine the teachings of Norris and Dipaolo *et al.* as suggested by the Examiner.

It is submitted, therefore, that amended claim 1 and claims depending therefrom are novel and inventive over the cited prior art.

Dependent claim 3 defines that each plurality of forms is one of a group of forms, and that there is a plurality of such groups. There is no disclosure in any of the cited documents, let alone in the context of a system comparable to the present invention, of such an arrangement. It must be remembered that second and subsequent forms are constructed on the basis of information entered progressively beginning with a first form, so that this is the mechanism by which second and subsequent forms within each group of forms will be constructed (i.e., beginning with the first form in *each* group of forms). This would mean, for example, that a fresh start could be made in the collection of application information at various points within the process, allowing the collected information to be broken down into a plurality of groups of information.

Dependent claim 14 defines that the apparatus, which would normally assess the application based on the entire collection of submitted information, can ignore certain defects or omissions in the information, if these defects or omissions are deemed “non-critical”. None of the cited documents disclose such a feature in an apparatus for receiving and assessing applications.

Dependent claim 16 defines that the apparatus includes or can access application approval criteria of a plurality of application recipients and can form a corresponding plurality of separate assessments of the application in the light of each set of approval criteria. There is no disclosure in any of the cited prior art documents of

this feature. At best, Fraser *et al.* teach a system in which a loan application may be *viewed* by multiple lenders, so that those lenders can express their interest in obtaining the applicant's business. This merely automates the long standing practice whereby a broker representing an applicant can attempt to obtain the best deal for the applicant by approaching a number of different lenders.

The present invention as defined in claim 16, however, does not merely send the application to multiple lenders in order to see who would be interested in doing the business; rather, the apparatus of claim 16 actually approves or rejects the application on the basis of the approval criteria of that plurality of lenders. The applicant is then in a position to know exactly who will give them the loan and who will not, and then can choose from those who will. There is no disclosure of this approach in any of the cited prior art documents, and nor would the suggested combination of cited prior art in any way suggest this feature.

Dependent claim 17 takes this approach of claim 16 still further, by recognizing that a single lender may in fact offer multiple (for example, loan) products, each with its own approval criteria. Consequently, the apparatus defined in claim 17 may in fact provide more than one response for any particular application recipient (e.g., lender). Again, this allows the applicant to select a product from amongst those for which the applicant has been approved. There is clearly no disclosure of the approaches of claims 16 or 17 in any of the cited prior art.

Dependent claim 19 defines that the apparatus is operable by each of the application recipients (e.g., lenders) to adjust the approval criteria and thereby bid for selection by the applicant. The Examiner points out that Fraser *et al.* allow bids to be

accepted, but the approach taught by Fraser *et al.* differs entirely from that of the present invention as defined in claim 19. In Fraser *et al.*, bids are made by lenders to brokers (rather than applicants), each bid comprising an offer to make a loan. The offer is transmitted to the broker, and—typically—would include a possible price.

Nevertheless, it does not constitute a firm quote, will be contingent on the exchange of further information between the parties, and—as mentioned above—is not an offer to the applicant him or herself.

More importantly, however, in the embodiment of claim 19 the apparatus is operable by each (for example) lender to adjust that lender's approval criteria so that an applicant will receive a more favorable assessment against that specific lender's load criteria. This might, for example, convert a "rejection" into an "approval" or an "approval with an interest rate of 5.75% per annum" into "approval with an interest rate 5.50% per annum". An individual lender can thereby make its approval more attractive than a competitor's approval, and hence—in effect—"bid" for the business. Thus, a lender could use this mechanism to conduct a sales drive or promotion, and attempt to induce applicants to select them over some other lender. Importantly, this feature is controllable by each lender or other application recipient.

This approach is substantially different from that of Fraser *et al.*, which employs an essentially manual system of allowing multiple lenders to view applications and express their interest on an application by application basis. According to the present invention, however, a lender can set the actual approval criteria in order to "bid" for the business. None of the cited prior art documents identified by the Examiner disclose or teach such an approach.

Dependent claim 20 defines that the applicant can adjust his or her application after the application has been approved. Again, none of the cited prior art documents include this feature. This allows an applicant to seek still more favorable terms, even after an application has been approved. Of course, adjusting an application may change “approval” to “rejection”, but this is the risk an applicant would take in availing himself or herself of this feature.

Independent claim 24 defines a method comparable to the apparatus of claim 1, and has been amended along the same lines as claim 1. The Examiner is, therefore, referred to the above comments concerning claim 1 which similarly apply to claim 24.

Dependent claim 25 concerns further minimizing the number of questions to be presented to an applicant. This is done, in any particular application, by considering the approval criteria and their mutual dependency. Certain responses to some questions will eliminate the need to ask certain subsequent questions. For example, as discussed above, if the answer to “How many investment properties do you own?” is “0”, there is no longer any need to request the addresses and values of such investment properties. Particular responses to other questions could rule out an even greater number of subsequent questions. According to the method of claim 25, the latter should be asked earlier than the former, so that the greatest possible number of questions is eliminated as soon as possible. This is particularly useful where two questions depend on each other. None of the cited prior art documents disclose such an approach, and nor of course does their combination.

Similarly, dependent claim 26 promotes to an earlier position those questions where particular responses could lead to immediate rejection. Norris merely teaches

that, if submitted information indicates that a loan cannot be made, “the borrower can be so informed and the time, need and cost of obtaining a credit report can be avoided” (column 8, lines 7 to 9). However, neither Norris nor the other cited prior art teaches that questions that could potentially lead to immediate rejection should be asked earlier in the application, so that the number of questions encountered before such a rejection is minimized.

Dependent claim 27 augments this feature, by recognizing that the identity of questions that could lead to rejection may actually alter depending on the information provided by the applicant. Consequently, it may be beneficial to adjust the sequence of questions being presented to the applicant during the actual application process, so that the questioning order is optimized for the minimization of time. This is made possible by the dynamic form construction defined in claim 24.

Independent claim 28 defines the same feature as that added by claim 16, so the Examiner is referred to the above remarks concerning dependent claim 16 which similarly apply to claim 28.

Dependent claim 29 broadly defines the type of optimization referred to above; and no specific types of such optimization are disclosed by any of the cited documents. Indeed, the broad concept of optimizing the sequence of questions to reduce the number of necessary questions (as responses eliminate the need for subsequent questions) appears in none of the cited documents or in the combination of cited documents. Accordingly, it is submitted that the apparatus of claim 29 is novel and inventive over the cited prior art.

Dependent claim 31 is comparable to claims 1 and 24, and is amended along the same lines. The Examiner is referred to the comments above concerning those claims which similarly apply to claim 31.

Concerning independent claim 32 and dependent claim 33, the Examiner is referred to the above comments concerning claims 16 and 29 respectively which similarly apply to these claims.

Concerning independent claim 35, the Examiner contends that Fraser *et al.* “allow bids to be accepted (column 13, lines 42 to 47)”. The Examiner then contends that it would have been obvious to combine the teachings of Norris, Fraser *et al.* and Dipaolo *et al.* However, as discussed above, the applicant submits that the inconsistencies between these cited documents are such that the suggested combination of cited prior art would never in fact be formed. Further, the “bids” referred to by Fraser *et al.* do not actually appear to be bids in the conventional sense, but rather merely indications of a possible (but by no means firm) price. While Fraser *et al.* use the word “bid”, they in fact appear to refer to what, in the relevant art, would be referred to as “leads”.

In addition, claim 35 defines the forwarding of “one or more bids” to the applicant, whereas Fraser *et al.* merely teach that bids may be viewed by a *broker*, who notifies the applicant of the outcome. Not only does this differ from claim 35, but also demonstrates the fundamental distinction between the approach of Fraser *et al.* and the approach of the present invention. This further supports the contention that—whatever the apparent similarities between the system of Fraser *et al.* and that of the present invention—in the end they teach in different directions, so that it would not be obvious to

arrive at the present invention from the teaching of Fraser *et al.* when combined with Norris and Dipaolo *et al.* Accordingly, it is submitted that claim 35 is novel and inventive over the cited combination of documents.

Concerning dependent claim 36, the Examiner is referred to the comments above concerning claim 16 which similarly apply.

Dependent claim 37 has been amended in order to increase its clarity and to correct “according to said selection or rejections of adjustment of said invention” to read “according to said selection or rejection, or to an adjustment of said information.” There is no disclosure in any of the cited documents of such an approach, in which a lender or other application recipients—after placing an initial bid—can alter their bids depending on the acceptance or rejection of the initial round of bids, or should the applicant change some aspect of his or her application. As this is neither disclosed nor taught by any of the cited documents, it is submitted that claim 37 is consequently novel and inventive over the cited prior art.

Independent claim 38 is comparable to claim 35 and the Examiner is referred to the above comments in that regard which similarly apply.


Claim 39 has been amended to remove a spurious occurrence of the word “or”. Claims 39 to 41 are dependent on the earlier claims, and accordingly are—it is submitted—patentable over the cited prior art. Similarly, new claims 42-44 and 45-47, which are identical to claims 39-41 and which resume some of the original multiple dependencies of original claims 39-41, are also submitted to be patentable over the cited prior art.

The remaining references which were cited but not applied have been reviewed but are not believed to be pertinent to the patentability of the present invention.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.

Respectfully submitted,

Date: 11 February 2000


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ATTACHMENT A

Clean Replacement Paragraphs

At the following location, replace the previously provided paragraphs with the following clean paragraphs.

14 3-7
Page ~~13~~, lines 26-32.

Preferably said method includes adjusting one or more of said bids according to said selection or rejection, or to an adjustment of said information.

Thus, the applicant can be "auctioned" to the recipient with the best offer that corresponds with the preferences of the applicant (expressed in the application information).

ATTACHMENT B

Marked Up Replacement Paragraphs

At the following location, a marked up copy of the replaced paragraphs is provided.

Page 13, lines 26-32.

Preferably said method includes adjusting one or more of said ~~respective~~ bids according to said selection or rejections ~~of~~ or to an adjustment of said information.

Thus, the applicant can be “auctioned” to the recipient with the best offer that corresponds with the preferences of the applicant (expressed in the application information).

ATTACHMENT C

Clean Replacement/New Claims (entire set of pending claims)

Following herewith is a clean copy of the entire set of pending claims.

1. (amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed to present a plurality of application forms to said applicant, to receive said forms once completed from said applicant and to assess said application;

input means for said applicant to complete and return said forms to said computing means; and

communication means for communicating or sending said assessment of said application to said applicant;

wherein said computing means is configured or programmed to construct second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the requesting of unnecessary information in said second and subsequent forms can be avoided, to assess said application, and to communicate said assessment by means of said communication means.

2. An apparatus as claimed in claim 1, wherein said assessment may indicate approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.
5. An apparatus as claimed in claim 1, wherein said apparatus includes a display means for presenting said forms.
6. An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.
7. An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.
8. An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.
9. An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.
10. An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.
11. An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.
12. An apparatus as claimed in claim 1, wherein said apparatus includes communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. An apparatus as claimed in claim 1, wherein said apparatus is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. An apparatus as claimed in claim 13, wherein said apparatus is configured or programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

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15. (amended) An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to amend information previously submitted by said applicant to said computing means in one or more of said application forms.

16. An apparatus as claimed in claim 1, wherein said apparatus includes or can access application approval criteria of a plurality of application recipients, is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby form a respective separate assessment for each of said plurality of application recipients.

17. An apparatus as claimed in claim 16, wherein said apparatus is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. An apparatus as claimed in claim 16, wherein said apparatus is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. An apparatus as claimed in claim 16, wherein said apparatus is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

20. An apparatus as claimed in claim 1, wherein, if said application is approved, said apparatus is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

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contd

21. (amended) An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to display or transmit some or all of said information to said applicant, or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. An apparatus as claimed in claim 1, wherein said apparatus includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (amended) A method for receiving and assessing an application made by an applicant to one or more recipients, including:

presenting a plurality of application forms to said applicant;

receiving said forms once completed from said applicant;

assessing said application; and

communicating or sending said assessment of said application to said applicant;

wherein said method includes constructing second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the

requesting of unnecessary information in said second and subsequent forms can be avoided.

25. A method as claimed in claim 24, wherein said method includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said sequence forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. A method as claimed in claim 24, wherein said method includes presenting, in earlier forms, any questions where the response to each of said questions case may lead to the immediate rejection of the application.

27. A method as claimed in claim 26, wherein said method includes subsequently adjusting said sequence.

28. An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed to receive application information and to assess said application;

wherein said apparatus includes, or can access, application approval criteria of a plurality of application recipients, and said computing means is configured or programmed to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said apparatus can thereby form a respective separate assessment for each of said plurality of recipients.

29. (amended) An apparatus as claimed in claim 28, wherein said apparatus is operable to present a number of questions or a number of sets of questions in sequence to said applicant and to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said

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responses, and said apparatus is configured or programmed to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. An apparatus as claimed in claim 28, wherein said apparatus includes:
input means for said applicant to input said application to said computing means;
and
communication means for communicating or sending said assessments of said application to said applicant.

A7 Cont'd
31. (amended) An apparatus as claimed in claim 28, wherein said computing means is configured or programmed to present a plurality of application forms to said applicant, and to receive said forms once completed from said applicant and to assess said application;
wherein said computing means is configured or programmed to construct second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the requesting of unnecessary information in said second and subsequent forms can be avoided, and to communicate said assessments by means of said communication means.

32. A method for receiving and assessing an application made by an applicant, including:
receiving application information from said applicant;
assessing said application according to approval criteria of each of a plurality of application recipients; and
forming a respective separate assessment for each of said plurality of recipients.

A8 Cont'd
33. (amended) A method as claimed in claim 32, including:
presenting a number of questions or a number of sets of questions in sequence to said applicant;

AS BY Cont'd
receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. A method as claimed in claim 32, wherein said method includes communicating or sending said assessments of said application to said applicant.

35. A method of processing an application made by an applicant, including:
receiving application information from said applicant;
providing said information to a plurality of application recipients;
receiving one or more bids for said application from one or more of said recipients;
forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

36. A method as claimed in claim 35, wherein said method includes forming a respective separate assessment of said application for each of said plurality of recipients.

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37. (amended) A method as claimed in claim 35, wherein said method includes adjusting one or more of said bids according to said selection or rejection, or to an adjustment of said information.

38. An apparatus for processing an application made by an applicant, said apparatus including:

computing means configured or programmed to receive application information from said applicant, for directing said information to a plurality of application recipients, for receiving one or more bids for said application from one or more of said recipients, and for forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

39. (amended) A computer program product directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 24 when said product is run on a computer.

40. A computer program product stored on a computer usable medium, comprising:
computer readable program means for causing a computer to performing the steps of a method as claimed in claim 24.

41. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 24.

42. (new) A computer program product directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 32 when said product is run on a computer.

43. (new) A computer program product stored on a computer usable medium, comprising:
computer readable program means for causing a computer to performing the steps of a method as claimed in claim 32.

44. (new) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (new) A computer program product directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 35 when said product is run on a computer.

46. (new) A computer program product stored on a computer usable medium, comprising:
computer readable program means for causing a computer to performing the steps of a method as claimed in claim 35.

47. (new) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

ATTACHMENT D

Marked Up Replacement Claims

Following herewith is a marked up copy of each rewritten claim together with all other pending claims.

1. (amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed to present a plurality of application forms to said applicant, to receive said forms once completed from said applicant and to assess said application;

input means for said applicant to complete and return said forms to said computing means; and

communication means for communicating or sending said assessment of said application to said applicant;

wherein said computing means is configured or programmed to construct second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the requesting of unnecessary information in said second and subsequent forms can be avoided, to assess said application, and to communicate said assessment by means of said communication means.

2. An apparatus as claimed in claim 1, wherein said assessment may indicate approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.
5. An apparatus as claimed in claim 1, wherein said apparatus includes a display means for presenting said forms.
6. An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.
7. An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.
8. An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.
9. An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.
10. An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.
11. An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.
12. An apparatus as claimed in claim 1, wherein said apparatus includes communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. An apparatus as claimed in claim 1, wherein said apparatus is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. An apparatus as claimed in claim 13, wherein said apparatus is configured or programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

15. (amended) An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to amend information previously ~~returned~~submitted by said applicant to said computing means in one or more of said application forms.

16. An apparatus as claimed in claim 1, wherein said apparatus includes or can access application approval criteria of a plurality of application recipients, is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby form a respective separate assessment for each of said plurality of application recipients.

17. An apparatus as claimed in claim 16, wherein said apparatus is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. An apparatus as claimed in claim 16, wherein said apparatus is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. An apparatus as claimed in claim 16, wherein said apparatus is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

20. An apparatus as claimed in claim 1, wherein, if said application is approved, said apparatus is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

21. (amended) An apparatus as claimed in claim 1, wherein said apparatus is operable by said applicant to display or transmit ~~to said applicant~~ some or all of said information to said applicant, and/or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. An apparatus as claimed in claim 1, wherein said apparatus includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (amended) A method for receiving and assessing an application made by an applicant to one or more recipients, including:

- presenting a plurality of application forms to said applicant;
- receiving said forms once completed from said applicant;
- assessing said application; and
- communicating or sending said assessment of said application to said applicant;

wherein said method includes constructing second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the

requesting of unnecessary information in said second and subsequent forms can be avoided.

25. A method as claimed in claim 24, wherein said method includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said sequence forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. A method as claimed in claim 24, wherein said method includes presenting, in earlier forms, any questions where the response to each of said questions case may lead to the immediate rejection of the application.

27. A method as claimed in claim 26, wherein said method includes subsequently adjusting said sequence.

28. An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

 computing means configured or programmed to receive application information and to assess said application;

 wherein said apparatus includes, or can access, application approval criteria of a plurality of application recipients, and said computing means is configured or programmed to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said apparatus can thereby form a respective separate assessment for each of said plurality of recipients.

29. (amended) An apparatus as claimed in claim 28, wherein said apparatus is operable to present a number of questions or a number of sets of questions in sequence to said applicant and to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said

responses, and said apparatus is configured or programmed to ~~optimise~~optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. An apparatus as claimed in claim 28, wherein said apparatus includes:

input means for said applicant to input said application to said computing means;
and

communication means for communicating or sending said assessments of said application to said applicant.

31. (amended) An apparatus as claimed in claim 28, wherein said computing means is configured or programmed to present a plurality of application forms to said applicant, and to receive said forms once completed from said applicant and to assess said application;

wherein said computing means is configured or programmed to construct second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received forms so that sufficient data entry fields are presented to said applicant in said second and subsequent forms and so that the requesting of unnecessary information in said second and subsequent forms can be avoided, and to communicate said assessments by means of said communication means.

32. A method for receiving and assessing an application made by an applicant, including:

receiving application information from said applicant;
assessing said application according to approval criteria of each of a plurality of application recipients; and
forming a respective separate assessment for each of said plurality of recipients.

33. (amended) A method as claimed in claim 32, including:

presenting a number of questions or a number of sets of questions in sequence to said applicant;

receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
~~optimising~~optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. A method as claimed in claim 32, wherein said method includes communicating or sending said assessments of said application to said applicant.

35. A method of processing an application made by an applicant, including:
receiving application information from said applicant;
providing said information to a plurality of application recipients;
receiving one or more bids for said application from one or more of said recipients;
forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

36. A method as claimed in claim 35, wherein said method includes forming a respective separate assessment of said application for each of said plurality of recipients.

37. (amended) A method as claimed in claim 35, wherein said method includes adjusting one or more of said ~~respective~~ bids according to said selection or rejections of, or to an adjustment of said information.

38. An apparatus for processing an application made by an applicant, said apparatus including:
computing means configured or programmed to receive application information from said applicant, for directing said information to a plurality of application recipients, for receiving one or more bids for said application from one or more of said recipients, and for forwarding said one or more bids to said applicant for selection or rejection of each of said one or more bids.

39. (amended) A computer program product or directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 24 when said product is run on a computer.

40. A computer program product stored on a computer usable medium, comprising:
computer readable program means for causing a computer to performing the steps of a method as claimed in claim 24.

41. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 24.

42. (new) A computer program product directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 32 when said product is run on a computer.

43. (new) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to performing the steps of a method as claimed in claim 32.

44. (new) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (new) A computer program product directly loadable into the internal memory of a computer, comprising software code portions for performing the steps of a method as claimed in claim 35 when said product is run on a computer.

46. (new) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to performing the steps of a method as claimed in claim 35.

47. (new) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.